TO2050 S2004/0860

FIG. 1

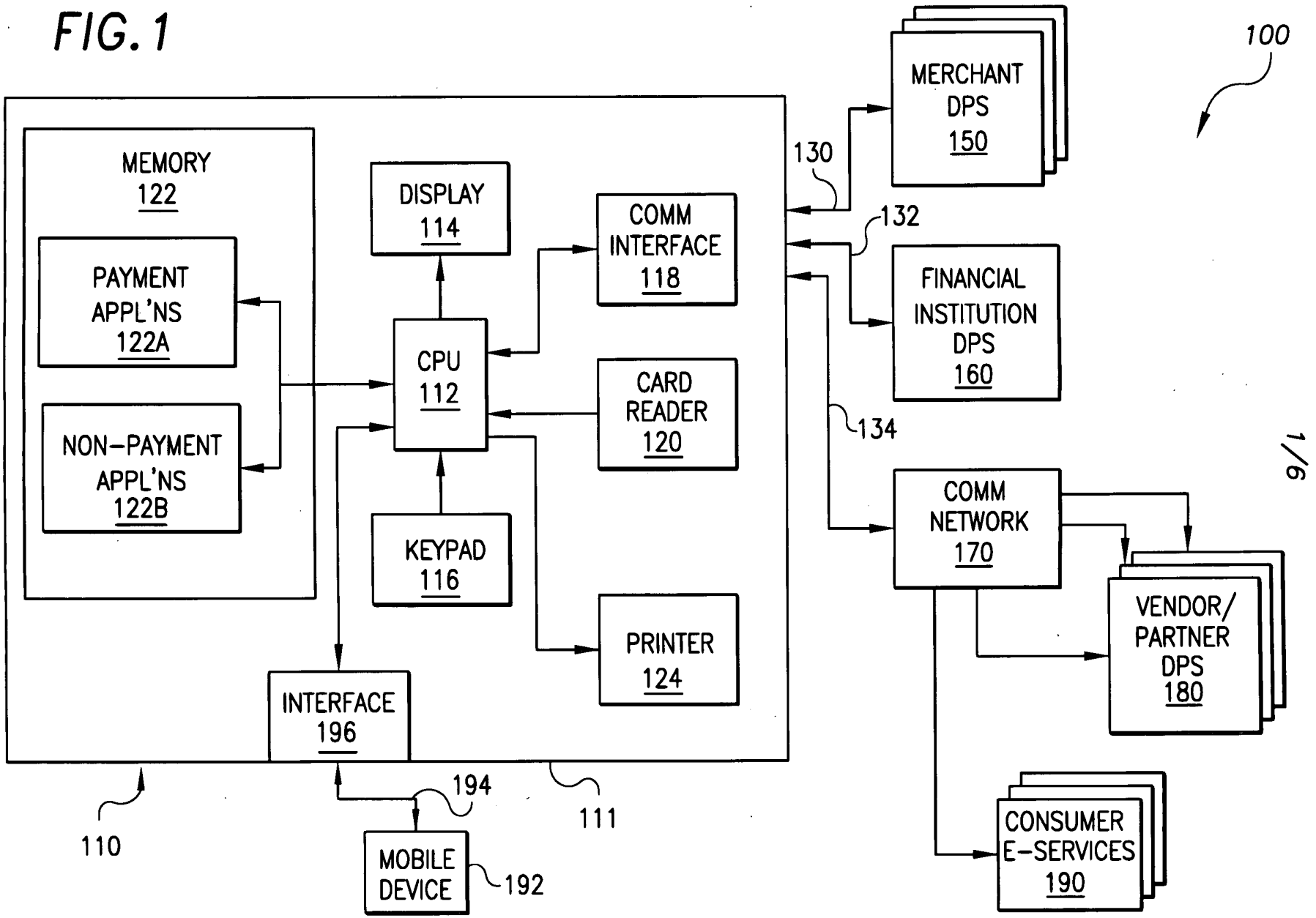


FIG.2

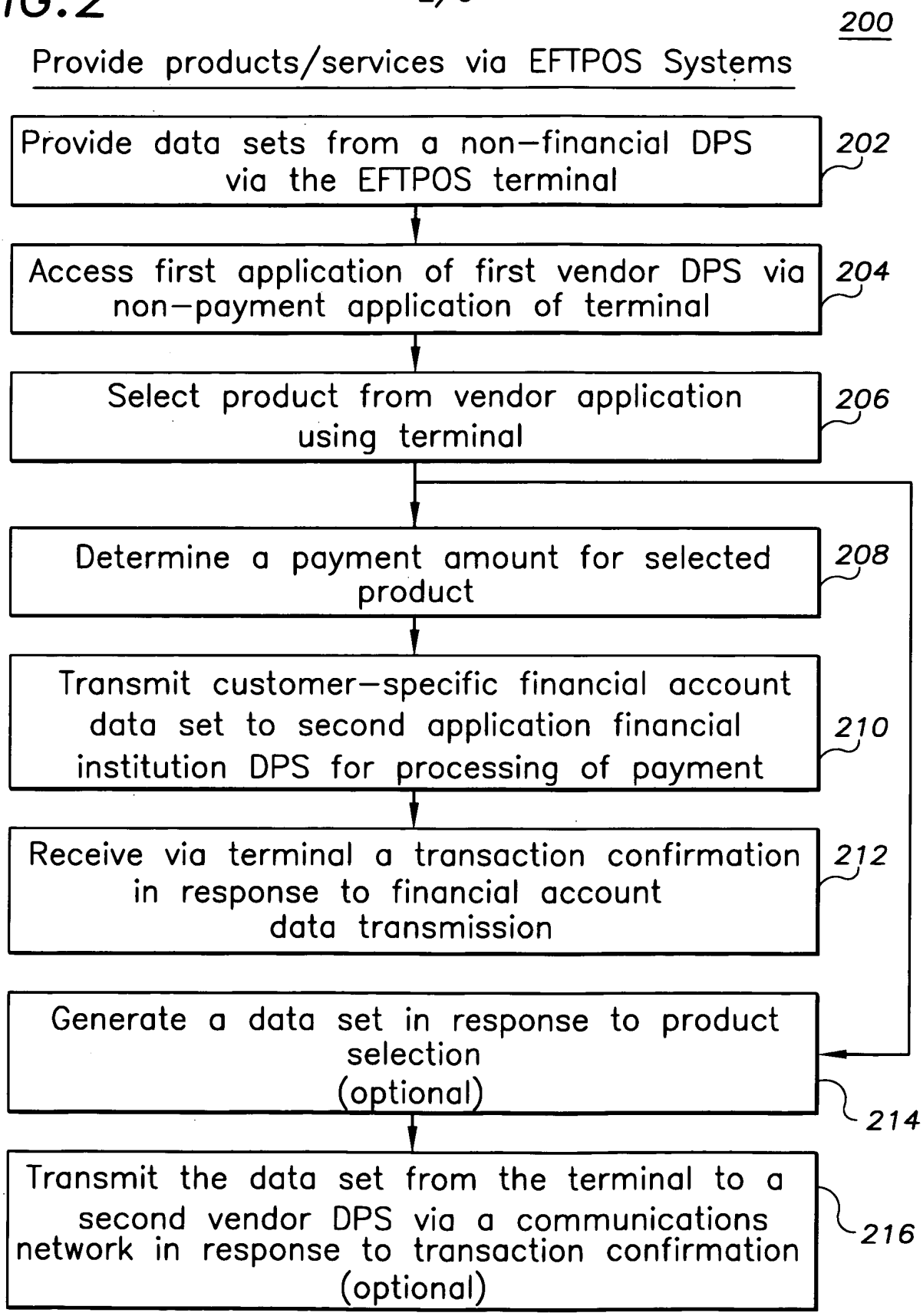

200
Provide products/services via EFTPOS Systems
Provide data sets from a non-financial DPS via the EFTPOS terminal
202
Access first application of first vendor DPS via non-payment application of terminal
204
Select product from vendor application using terminal
206
Determine a payment amount for selected product
208
Transmit customer-specific financial account data set to second application financial institution DPS for processing of payment
210
Receive via terminal a transaction confirmation in response to financial account data transmission
212
Generate a data set in response to product selection (optional)
214
Transmit the data set from the terminal to a second vendor DPS via a communications network in response to transaction confirmation (optional)
216

FIG.3

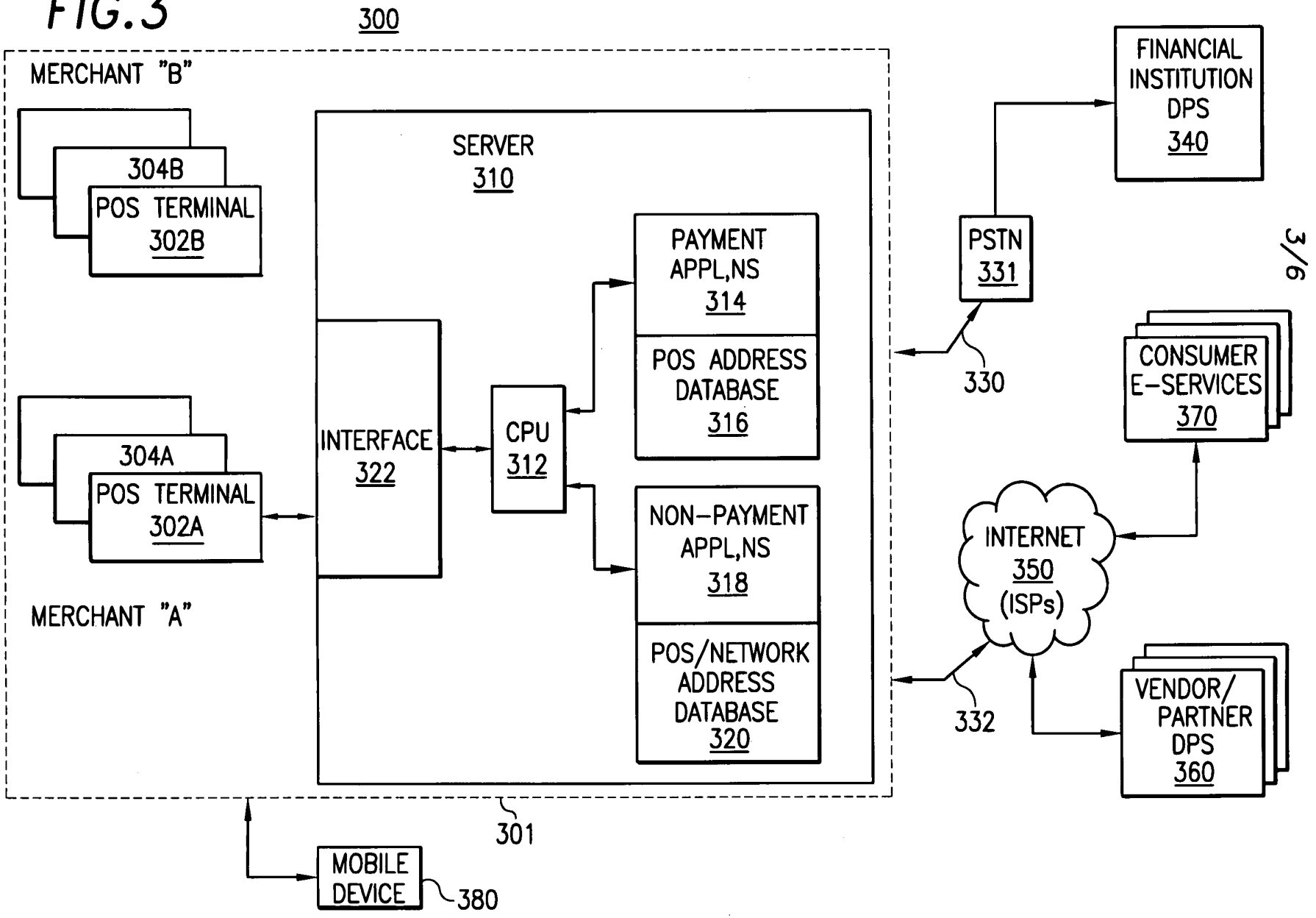

300
MERCHANT "B"
304B
POS TERMINAL
302B
304A
POS TERMINAL
302A
MERCHANT "A"
SERVER
310
INTERFACE
322
CPU
312
PAYMENT
APPL,NS
314
POS ADDRESS
DATABASE
316
NON-PAYMENT
APPL,NS
318
POS/NETWORK
ADDRESS
DATABASE
320
301
MOBILE
DEVICE
380
PSTN
331
330
FINANCIAL
INSTITUTION
DPS
340
CONSUMER
E-SERVICES
370
INTERNET
350
(ISPs)
332
VENDOR/
PARTNER
DPS
360

FIG. 4

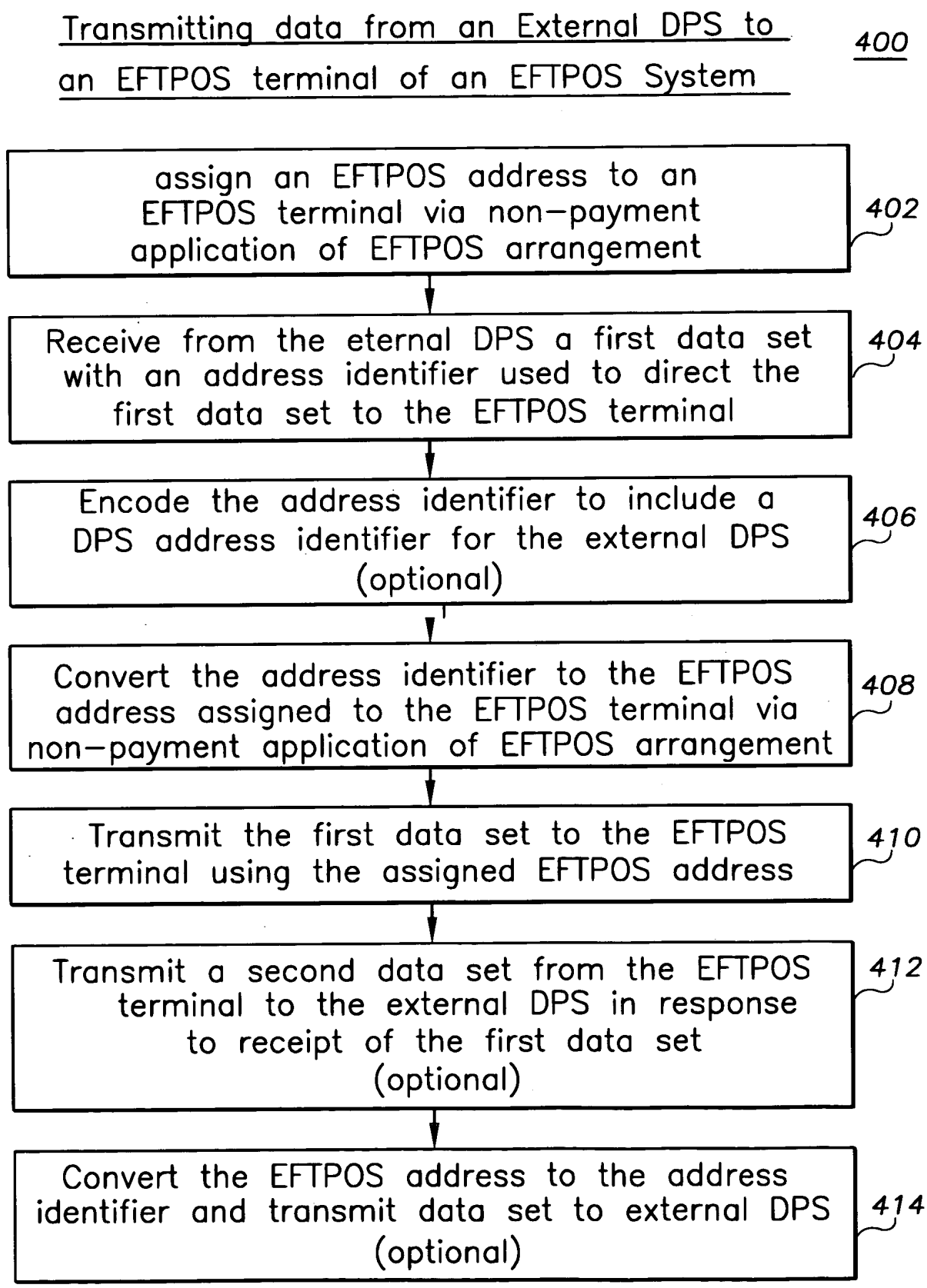

Transmitting data from an External DPS to an EFTPOS terminal of an EFTPOS System
400
assign an EFTPOS address to an EFTPOS terminal via non-payment application of EFTPOS arrangement
402
Receive from the eternal DPS a first data set with an address identifier used to direct the first data set to the EFTPOS terminal
404
Encode the address identifier to include a DPS address identifier for the external DPS (optional)
406
Convert the address identifier to the EFTPOS address assigned to the EFTPOS terminal via non-payment application of EFTPOS arrangement
408
Transmit the first data set to the EFTPOS terminal using the assigned EFTPOS address
410
Transmit a second data set from the EFTPOS terminal to the external DPS in response to receipt of the first data set (optional)
412
Convert the EFTPOS address to the address identifier and transmit data set to external DPS (optional)
414

FIG.5

500

Providing Products/Services via an EFTPOS System

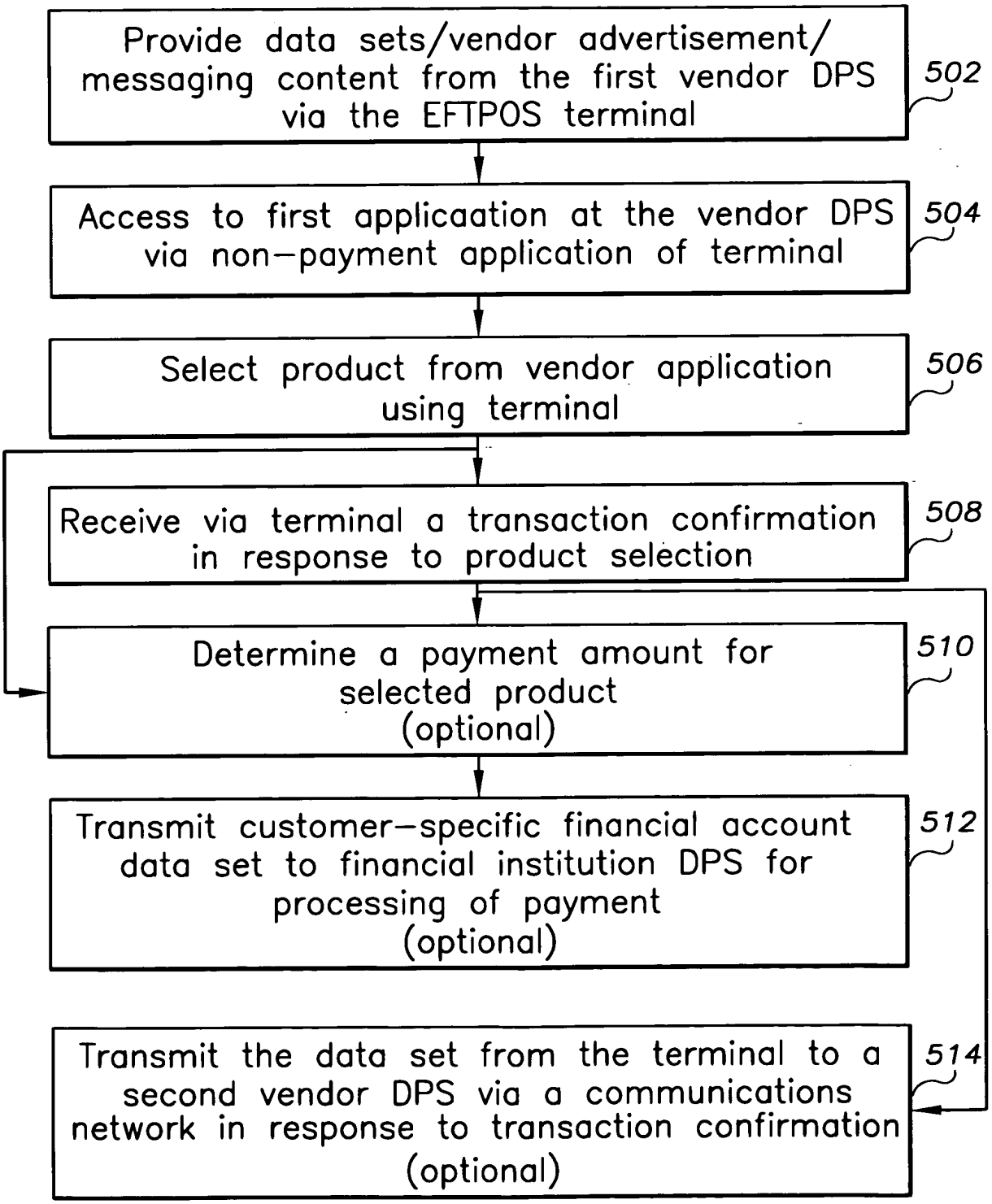
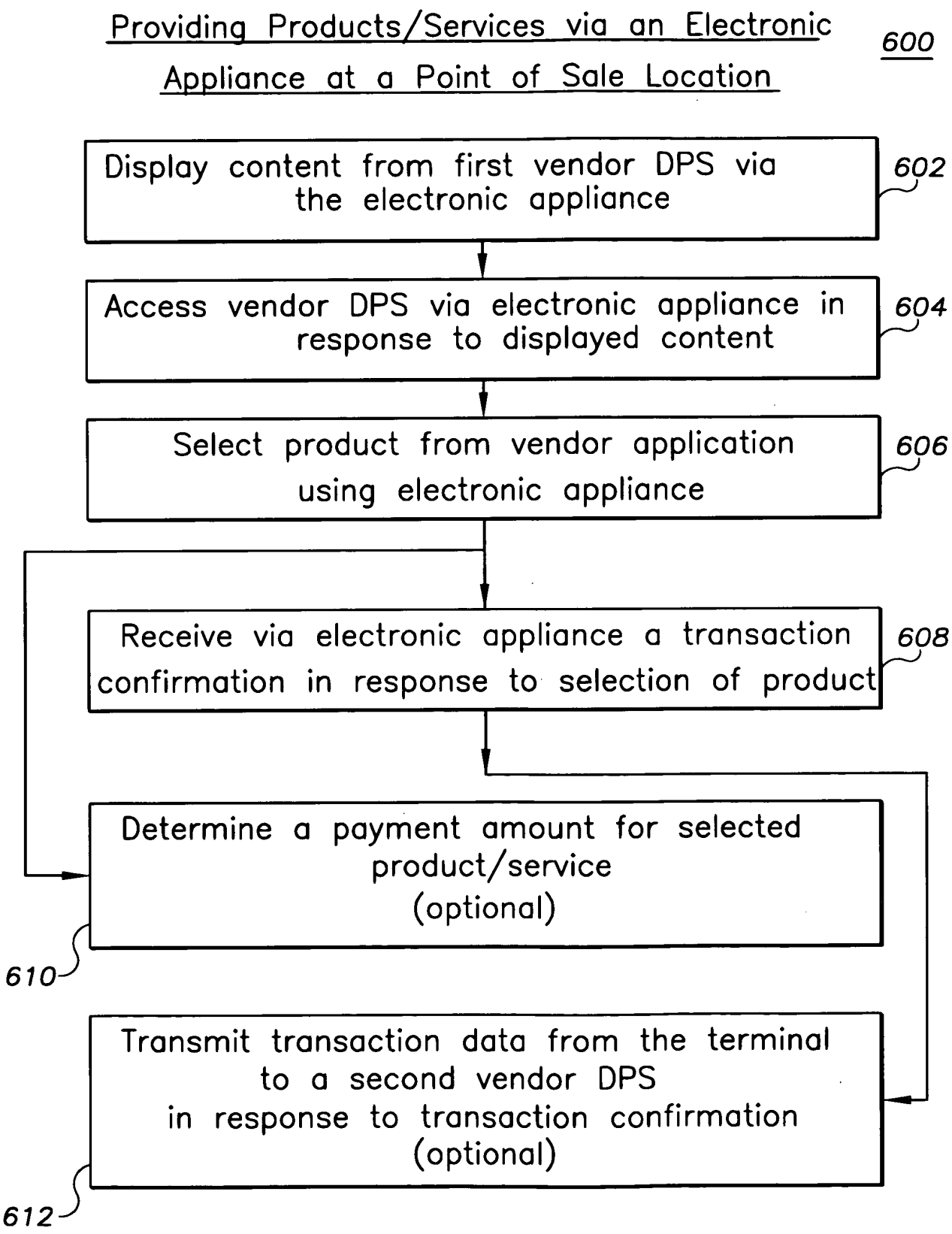


FIG. 6


Providing Products/Services via an Electronic Appliance at a Point of Sale Location
600
Display content from first vendor DPS via the electronic appliance
602
Access vendor DPS via electronic appliance in response to displayed content
604
Select product from vendor application using electronic appliance
606
Receive via electronic appliance a transaction confirmation in response to selection of product
608
Determine a payment amount for selected product/service (optional)
610
Transmit transaction data from the terminal to a second vendor DPS in response to transaction confirmation (optional)
612